

Debra Tegoni

From: Roland Theiler
Sent: Friday, 26 July 2013 11:53 AM
To: Debra Tegoni
Subject: China Union Pay Procedure
Attachments: CUP NAB - Chips 2.pdf; CUP NAB - Chips 1.pdf; CUP Hotel Example.pdf

Hi Deb

Some of our customers from China have been requesting to make withdrawals from their China Union Pay accounts. Our merchant acquirer is NAB but we may soon be changing to CBA.

The procedure currently employed by us to facilitate this is as follows;

1. An email is sent by the Overseas Office Representative or Service Staff Employee to Jason O'Connor requesting approval for the transaction to be completed. After the transaction is approved via email (which can be authorised by an EGM or above) the customer is escorted to the Hotel Desk to complete the transaction.
2. Once the transaction is authorised via the POS terminal at the Hotel the customer is escorted to the Cage in the Mahogany Room and the following occurs:
 - The Cage is presented with the transaction receipt and Crown Towers Opera invoice (example attached) proving that the transaction has been processed and accepted.
 - A Cage payout voucher is completed with the appropriate Hotel G/L Codes and the receipt and opera invoice is attached as supporting documentation.
 - The funds are deposited into the customer's Deposit account.
 - The customer withdraws the funds from the Deposit account either as cash or a Chip Purchase Voucher.
 - The documentation is then forwarded to Revenue Audit at the end of the trading day for coding.

Attached in the email below are certain terms of the CBA China Union Pay card facility and attached as a pdf document is an extract of certain terms of the NAB China Union Pay card facility.

I will forward other relevant documents in a separate email.

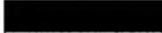
I will call you later this afternoon to discuss my question.

Thanks

Regards
Roland

Roland Theiler | SVP International Business | Crown Melbourne Limited



From: Kirtley, Nicholas 
Sent: Tuesday, 18 June 2013 3:43 PM
To: Karen Peiris

Cc: Vincent Mammarella; Panga, Julian
Subject: FW: Standalone Pin Pads for Hotels

Hi Karen,

In addition to the email below and as you may already be aware, there are some unique operational considerations in relation to acceptance of Union Pay Cards that you may need to be aware of:

Union Pay transactions:

- Cannot be accepted in "offline" mode (Store & Forward)
- Cannot be processed via paper vouchers and click clacks
- Cannot be authorised by CBA via phone as is possible with VISA and MasterCard
- Can only be accepted when the card is present
- Cannot be used to process cash out
- Via credit cards (4% of total Union Pay cards) must be validated by a cardholder signature for (even with optional PIN entry)
- Via debit cards (96% of total Union Pay cards) must be validated by a PIN entry for (even with optional cardholder signature)
- Can be charged back by the card holder for 180 days from the date of transaction (not 120 as with other cards)
- Cannot be used to place bets or purchase gaming chips (I don't believe this is permitted from Hotels anyway)
- Cannot be used to purchase foreign currency (May not be relevant)

Note: The above does not apply to Union Pay co-branded cards (e.g. Union Pay/MasterCard, Union Pay/Visa) which follow the rules of the co-branded scheme.

Please let me know if you have any queries or wish to clarify/discuss further.

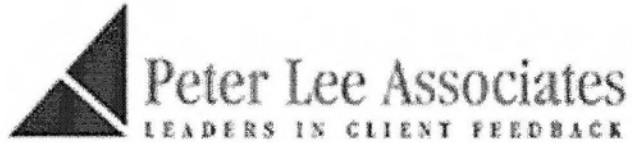
Regards,

Commonwealth Bank



Nicholas Kirtley
 Business Development Executive
 IB&M Transaction Banking
 14/385 Bourke Street

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From: Kirtley, Nicholas

Sent: Tuesday, 18 June 2013 3:13 PM

To: Karen Peeris

Cc: Vincent Mammarella; Panga, Julian; Jenny Lang

[REDACTED] Travis Costin

Subject: Standalone Pin Pads for Hotels

Hi Karen,

Following on from our conversation yesterday, I can confirm the following:

- Union pay acceptance is available on our mobile Pin Pads therefore no new cabling is required at the Hotel desks
- EFTPOS is available on these Pin Pads
- Julian is working with Vince to obtain further information and determine whether these Pin Pads can be ready in time for the 2nd of July.

I'm aiming to have Union Pay pricing to Jenny by the end of the day.

Regards,

Commonwealth Bank



Nicholas Kirtley
 Business Development Executive
 IB&M Transaction Banking
 14/385 Bourke Street
 Melbourne VIC 3124

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